

**Fill in this information to identify the case:**

Debtor 1 Tod David Simpson

Debtor 2  
(Spouse, if filing) Lois Marie Simpson

United States Bankruptcy Court for the: Western District of Tennessee

Case number 19-26237

**Official Form 410S2**

**Notice of Postpetition Mortgage Fees, Expenses, and Charges**

12/16

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or debtor's principal residence.

File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

Name of creditor: Flagstar Bank, F.S.B. as servicer for Pingora Loan Servicing, LLC Court claim no. (if known): 18

Last 4 digits of any number you use to identify the debtor's account: XXXXXX1103

Does this notice supplement a prior notice of postpetition fees, expenses and charges?

- ☒ No  
☐ Yes. Date of the last notice: \_\_\_\_\_

**Part 1: Itemize Postpetition Fees, Expenses, and Charges**

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case. If the court has previously approved an amount, indicate that approval in parentheses after the date the amount was incurred.

Description	Dates incurred	Amount
1. Late Charges	_____	(1) _____
2. Non-sufficient funds (NSF) fees	_____	(2) _____
3. Attorney fees	_____	(3) _____
4. Filing fees and court costs	_____	(4) _____
5. Bankruptcy/Proof of claim fees	<u>10/07/2019</u>	(5) <u>\$500.00</u>
6. Appraisal/Broker's price opinion fees	_____	(6) _____
7. Property inspection fees	_____	(7) _____
8. Tax advances (non-escrow)	_____	(8) _____
9. Insurance advances (non-escrow)	_____	(9) _____
10. Property preservation expenses. Specify:	_____	(10) _____
11. Other. Specify:	_____	(11) _____
12. Other. Specify:	_____	(12) _____
13. Other. Specify:	_____	(13) _____
14. Other. Specify:	_____	(14) _____

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid. See 11 U.S.C. §1322(b)(5) and Bankruptcy Rule 3002.1

Debtor 1 Tod David Simpson

Case Number (if known) 19-26237

**Part 2: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Brent Heilig

Signature

Date 10/11/2019

Print: Joel W. Giddens, Alexandra Bradley, Kathryn Lachowsky-Khan, Michael Tackett, Luke H. Neder, Heather Martin-Herron, & Brent Heilig Title Attorneys

Company Wilson & Associates, PLLC

Address 5050 Poplar, Suite 1015  
Memphis, TN 38157

Contact phone (901) 578-9914 Email kgiddens | abradley | klachowsky | mtackett | lneder | hmartin-herron | bheilig@thewilsonlawfirm.com

**CERTIFICATE OF SERVICE**

On October 11, 2019, a copy of the foregoing Notice of Postpetition Mortgage Fees, Expenses, and Charges was served electronically through the electronic case filing system (ECF) upon:

Darrell L. Castle  
Attorney at Law  
4515 Poplar Avenue #510  
Memphis, TN 38117

George W. Stevenson  
Trustee  
5350 Poplar Avenue, Suite 500  
Memphis, TN 38119

and served via U.S. mail upon:

Tod David Simpson, and Lois Marie Simpson  
Debtor(s)  
776 Pearson Oaks Dr  
Collierville, TN 38017

/s/ Brent Heilig

Joel W. Giddens (016700)  
Heather Martin-Herron (032248)  
Alexandra Bradley (034703)  
Kathryn Lachowsky-Khan (037090)  
Luke H. Neder (028444)  
Michael Tackett (AR2018110)  
Brent Heilig (023681)

W&A No. 341684